

In re:  
Masata Keita  
Debtor

Case No. 22-12692-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 18, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db	+ Masata Keita, 5835 Shepherd Hills Ave, Allentown, PA 18106-9604
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14726982	+ First Commonwealth Federal Credit Union, 257 Brodhead Road, Bethlehem, PA 18017-8938
14726993	+ Troken K. Shannon, 2031 Vine St - Apt 6, Allentown, PA 18103-5759

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Oct 19 2022 00:02:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 19 2022 00:02:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2022 00:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 19 2022 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14726973	+ Email/Text: bankruptcy@rentacenter.com	Oct 19 2022 00:02:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
14726974	+ EDI: AMSHER.COM	Oct 19 2022 04:08:00	Amsher Collection Service, 4524 Southlake Pkwy Ste 15, Birmingham, AL 35244-3271
14728820	Email/Text: bankruptcy@cbtnc.com	Oct 19 2022 00:02:00	CRESCENT BANK AND TRUST, PO BOX 2829, Addison, TX 75001
14726975	+ EDI: CAPITALONE.COM	Oct 19 2022 04:08:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14726976	+ EDI: CAPONEAUTO.COM	Oct 19 2022 04:08:00	Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
14726977	+ EDI: WFNNB.COM	Oct 19 2022 04:08:00	Comenity Bank/Victoria's Secret, 6939 Americana Parkway, Reynoldsburg, OH 43068-4138
14726978	+ EDI: CCS.COM	Oct 19 2022 04:08:00	Credit Control Services Inc, 725 Canton St, Norwood, MA 02062-2679
14726979	+ EDI: CRESCENTBANK.COM	Oct 19 2022 04:08:00	Crescent Bank & Trust, 200 Gibraltar Rd, Horsham, PA 19044-2324
14726981	EDI: DISCOVER.COM	Oct 19 2022 04:08:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14726980	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2022 00:02:00	Dept of Ed/NelNet, PO Box 82561, Lincoln, NE

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14729315	EDI: DISCOVER.COM	Oct 19 2022 04:08:00	68501-2561 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14726983	^ MEBN	Oct 19 2022 00:00:20	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14726984	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2022 00:02:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
14726985	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 19 2022 00:17:42	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
14726986	+ EDI: CITICORP.COM	Oct 19 2022 04:08:00	Macys/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
14726987	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 00:02:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14726988	+ EDI: AISMIDFIRST	Oct 19 2022 04:08:00	Midland MTG/MidFirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14726989	+ Email/Text: bnc@nordstrom.com	Oct 19 2022 00:02:03	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14726990	+ Email/Text: clientservices@remexinc.com	Oct 19 2022 00:02:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
14726991	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 19 2022 00:06:04	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14726992	+ EDI: WTRRN BANK.COM	Oct 19 2022 04:08:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
14726994	+ EDI: VERIZONCOMB.COM	Oct 19 2022 04:08:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
TOTAL: 26			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
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BRIAN CRAIG NICHOLAS

on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

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CHARLES LAPUTKA

on behalf of Debtor Masata Keita claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	<b>Masata Keita</b>	Social Security number or ITIN: xxx-xx-0696
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 10/6/22
Case number:	22-12692-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Masata Keita	
<b>2. All other names used in the last 8 years</b>	aka Masata K. Shannon	
<b>3. Address</b>	5835 Shepherd Hills Ave Allentown, PA 18106	
<b>4. Debtor's attorney</b> Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 10/18/22

**For more information, see page 2**

Case number **22-12692-pmm**

**The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.**

**Filing deadline: 1/14/23**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 12/15/22**

**Filing deadline: 4/4/23**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$835.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**1/5/23 at 10:00 AM**, Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.